

Fill in this information to identify the case:

Debtor 1 Cheryl Ann Bingham

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 18-22755

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Orion FCU/TruHome Solutions LLC

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account:

0008

Date of payment change:  
Must be at least 21 days after date of this notice 03/01/2020

New total payment: \$ 1,846.05  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 562.71

New escrow payment: \$ 1,226.58

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Cheryl Ann Bingham  
First Name Middle Name Last Name

Case number (if known) 18-22755

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Raven N. Chrisp

Signature

Date 01/24/2020

Print: Raven N. Chrisp  
First Name Middle Name Last Name

Title Default Specialist

Company TruHome Solutions, LLC-Servicer

Address 9601 Legler Rd.  
Number  Street   
Lenexa KS 66219  
City  State  ZIP Code

Contact phone 913/214-3595 Email rchrisp@truhome.com

TruHome Solutions, LLC Servicing Members of:



c/o TruHome Solutions, LLC  
PO Box 14908  
Lenexa, KS 66285-4908


**ANNUAL ESCROW ACCOUNT  
DISCLOSURE STATEMENT**

<https://www.mtgerv.com/OrionFCU>


Mon - Fri 7 am - 8 pm CST  
Sat 8 am - 1 pm CST  
Telephone: (855) 855-7694  
Fax: 866-949-1690



Correspondence  
PO Box 14908  
Lenexa, KS 66285

000004  
CHERYL A BINGHAM  
2249 EASTON DR  
CORDOVA TN 38016

Analysis Date:

01/03/20

Loan Number:

Borrower Name:

CHERYL A BINGHAM

Each year we review your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes, homeowner's insurance, mortgage insurance premiums and/or flood insurance on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

**1. What is the amount of my new monthly payment starting March 01, 2020?**

Payment Items	Payment as of Last Analysis	New Payment	Difference
Principal and Interest	\$619.47	\$619.47	\$0.00
Escrow	562.71	614.13	51.42
Shortage/Surplus	0.00	612.45	612.45
<b>Total Payment</b>	<b>\$1,182.18</b>	<b>\$1,846.05</b>	<b>\$663.87</b>

- Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled for submission in March to reflect the new payment listed above. If you are currently set up on Electronic Funds Transfer (ACH) draft this new amount will automatically take effect with your March draft.

**2. What are the most common reasons that my escrow payment may change from year to year?**

**A. Increases or Decreases in Amounts Billed** – the amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, homeowner's insurance, mortgage insurance premiums and/or flood insurance. The information below compares the amount we expect to pay over the next 12 months from your escrow account to the actual amount collected over the last 12 months. The difference column reflects the increase or decrease for the escrowed items.

	Previously Collected	Projected Disbursement	Difference
CITY TAX	N/A	\$1,137.77	\$1,137.77
COUNTY TAX	N/A	\$1,441.80	\$1,441.80
HOMEOWNERS I	\$3,027.00	\$3,644.00	\$617.00
PMI	\$95.50	\$1,146.00	\$1,050.50
<b>Total Annual Escrow Payments</b>	<b>\$3,122.50</b>	<b>\$7,369.57</b>	<b>\$4,247.07</b>
<b>Monthly Escrow Payments</b>	<b>\$562.71</b>	<b>\$614.13</b>	<b>\$51.42</b>

**B. Repayment of Escrow Shortage or Overage** - According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of \$1,037.26 in January. This means you have a **shortage** of \$7,349.38 in your escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Shortage
-\$6,312.12	minus	\$1,037.26

minus  
\$1,037.26  
equals  
\$7,349.38

**Please write your loan number on your check and mail this portion with your payment.**



Loan Number: ~~000004~~  
Name: CHERYL A BINGHAM  
Shortage Amount: \$7,349.38

TruHome Solutions, LLC  
PO Box 14908  
Lenexa, KS 66285-4908

**ESCROW SHORTAGE COUPON**

You have the following options to repay your Escrow Shortage:

- Repay the Escrow Shortage Monthly** – The total shortage has been divided over 12 months and \$612.45 will automatically be added to your monthly payment beginning March 01, 2020 unless you repay the escrow shortage in full.
- Repay the Escrow Shortage in Full** – Please submit a check in the amount of \$7,349.38 along with this coupon to the address listed. Your new monthly payment will be \$1,233.60 once the escrow shortage is paid in full.

Amount Enclosed \$ \_\_\_\_\_

**COMING YEAR ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY**

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (\*) indicates a difference between the estimated and actual payments and disbursements. An 'E' indicates estimates for future payments or disbursements.

**TABLE 1 - ACCOUNT PROJECTIONS**

<u>Month</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Description</u>	<u>Total Balance</u>	<u>Minimum Required</u>	<u>Difference</u>
			Beginning Balance	-\$5,793.48		
March	614.13	95.50	PMI	-5,274.85	1,037.26	-6,312.11
April	614.13	95.50	PMI	-4,756.22	1,037.26	-5,793.48
May	614.13	95.50	PMI	-4,237.59	1,037.26	-5,274.85
June	614.13	95.50	PMI	-3,718.96	1,037.26	-4,756.22
July	614.13	95.50	PMI	-3,200.33	1,037.26	-4,237.59
August	614.13	95.50	PMI	-2,681.70	1,037.26	-3,718.96
August	0.00	1,137.77	CITY TAX	-3,819.47	1,037.26	-4,856.73
September	614.13	95.50	PMI	-3,300.84	1,037.26	-4,338.10
October	614.13	95.50	PMI	-2,782.21	1,037.26	-3,819.47
November	614.13	95.50	PMI	-2,263.58	1,037.26	-3,300.84
December	614.13	95.50	PMI	-1,744.95	1,037.26	-2,782.21
December	0.00	1,441.80	COUNTY TAX	-3,186.75	1,037.26	-4,224.01
January	614.13	95.50	PMI	-2,668.12	1,037.26	-3,705.38
January	0.00	3,644.00	HOMEOWNERS I	-6,312.12	1,037.26	-7,349.38 **
February	614.13	95.50	PMI	-5,793.49	1,037.26	-6,830.75

\*\*Low Balance used to determine escrow overage or shortage.

Federal Law (RESPA) allows lenders to maintain a two month cushion in an escrow account, unless your mortgage contract or state law specifies a lower amount. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

**TABLE 2 - ESCROW ACTIVITY HISTORY**

<u>Month</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Description</u>	<u>Total Balance</u>
<b>History</b>			Beginning Balance	-\$4,166.52
March	562.71	0.00 *	0.00 191.00 *	-4,357.52
April	562.71	0.00 *	0.00 95.50 *	-4,453.02
May	562.71	0.00 *	0.00 95.50 *	-4,548.52
June	562.71	0.00 *	0.00 95.50 *	-4,644.02
July	562.71	1,159.08 *	0.00 95.50 *	-3,580.44
August	562.71	0.00 *	0.00 95.50 *	-3,675.94
	0.00	0.00	1,137.77 *	-4,813.71
September	562.71	0.00 *	0.00 95.50 *	-4,909.21
October	562.71	2,318.16 *	0.00 95.50 *	-2,686.55
November	562.71	579.54 *	0.00 95.50 *	-2,202.51
December	562.71	0.00 *	0.00 95.50 *	-2,298.01
	0.00	0.00	1,441.80 *	-3,739.81
January	562.71	1,159.08 *	3,027.00 3,345.00 *	-5,925.73
January	0.00	0.00	0.00 95.50 *	-6,021.23
February	562.71	0.00 *	95.50 95.50	-6,116.73
March	0.00	844.31 *	0.00 95.50 *	-5,367.92
April	0.00	844.31 *	0.00 95.50 *	-4,619.11
May	0.00	844.31 *	0.00 95.50 *	-3,870.30
June	0.00	1,125.42 *	0.00 95.50 *	-2,840.38
July	0.00	562.71 *	0.00 95.50 *	-2,373.17
August	0.00	562.71 *	0.00 95.50 *	-1,905.96
August	0.00	0.00	1,137.77 *	-3,043.73
September	0.00	0.00	0.00 95.50 *	-3,139.23
October	0.00	1,125.42 *	0.00 95.50 *	-2,109.31
November	0.00	562.71 *	0.00 95.50 *	-1,642.10
November	0.00	0.00	0.00 1,441.80 *	-3,083.90
December	0.00	562.71 *	0.00 95.50 *	-2,616.69
December	0.00	0.00	0.00 3,644.00 *	-6,260.69
February	0.00	562.71 E	0.00 95.50 E	-5,793.48

**Bankruptcy Information**

If you are in bankruptcy or received a bankruptcy discharge of this debit, this communication is not an attempt to collect a debt, but notice of possible enforcement of the lien against the collateral property.

**In Case of Error or Additional Questions**

Please retain this statement for your records. If you think your statement is inaccurate or you have questions, please contact Member Services at (855) 855-7694 or in writing at PO Box 14908 Lenexa, KS 66285.

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TENNESSEE**

**IN RE:**

Cheryl Ann Bingham

Debtor(s)

Case No: 18-22755

**CERTIFICATE OF SERVICE**

I, the undersigned, do hereby certify that the Debtor, Debtor's Attorney and Chapter 13 Trustee will be served either electronically or via U.S. mail this 24th day of January 2020.

Cheryl Ann Bingham  
2249 Easton Dr.  
Cordova, TN 38016

B. David Sweeney  
The Sweeney Law Firm, P.C.  
Po Box 341698  
Bartlett, TN 38134  
901-386-3662  
Email: [bdavidsweeney@gmail.com](mailto:bdavidsweeney@gmail.com)

George W. Stevenson  
Chapter 13 Trustee  
5350 Poplar Avenue, Suite 500  
Memphis, TN 38119  
901-821-2400

/s/ Raven N. Chrisp  
Default Specialist  
TruHome Solutions, LLC  
9601 Legler Rd.  
Lenexa, KS 66219